

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joseph P. Bingham  
 Debtor

Case No. 16-16696-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Oct 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2016.

db +Joseph P. Bingham, 3229 Disston Street, Philadelphia, PA 19149-2021  
 13795685 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
 13795686 +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413  
 13795688 Cach Llc, Pob 5980, Denver, CO 80127  
 13795692 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610,  
 Saint Paul, MN 55101)  
 13795695 +Kwartler Manus, LLC, 1429 Walnut Street, Suite 701, Philadelphia, PA 19102-3207  
 13795696 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: bperloff@kminjurylawyers.com Oct 14 2016 02:10:14 BRANDON J. PERLOFF,  
 Kwartler Manus, LLC, 1429 Walnut Street, Suite 701, Philadelphia, PA 19102

tr +E-mail/Text: notice@phl3trustee.com Oct 14 2016 02:11:56 WILLIAM C. MILLER,  
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704  
 smg E-mail/Text: bankruptcy@phila.gov Oct 14 2016 02:11:17 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 14 2016 02:10:37  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 14 2016 02:11:05 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 14 2016 02:10:55 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13795687 EDI: BANKAMER.COM Oct 14 2016 02:08:00 Bankamerica, Po Box 982238, El Paso, TX 79998  
 13795689 +EDI: CHASE.COM Oct 14 2016 02:08:00 Chase Card, P.O. Box 15298,  
 Wilmington, DE 19850-5298

13795691 +EDI: RCSFNBMARIN.COM Oct 14 2016 02:08:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 13795693 +E-mail/Text: bknotice@erccollections.com Oct 14 2016 02:10:57 Enhanced Recovery Co L,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412

13795694 +EDI: FORD.COM Oct 14 2016 02:08:00 Frd Motor Cr, Po Box Box 542000,  
 Omaha, NE 68154-8000  
 13795697 +E-mail/Text: bankruptcy@onlineis.com Oct 14 2016 02:11:38 Online Collections, Pob 1489,  
 Winterville, NC 28590-1489

13795698 +EDI: DRIV.COM Oct 14 2016 02:08:00 Santander Consumer Usa, Po Box 961245,  
 Fort Worth, TX 76161-0244  
 13795690 E-mail/Text: creditreconciliation@peoples.com Oct 14 2016 02:10:56 Citizens Bank,  
 1000 Lafayette Blvd, Bridgeport, CT 06604

13795699 +EDI: VERIZONEAST.COM Oct 14 2016 02:08:00 Verizon, 500 Technology Dr,  
 Weldon Spring, MO 63304-2225

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13795684 ##+Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv  
Form ID: 309I

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Oct 13, 2016

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2016 at the address(es) listed below:

BRANDON J. PERLOFF on behalf of Debtor Joseph P. Bingham bperloff@kminjurylawyers.com,  
kmecf1429@gmail.com  
JEROME B. BLANK on behalf of Creditor Bank Of America, N.A. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Joseph P. Bingham</b>	Social Security number or ITIN	<b>xxx-xx-1650</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 9/22/16</b>
Case number:	<b>16-16696-jkf</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Joseph P. Bingham	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3229 Disston Street Philadelphia, PA 19149	
<b>4. Debtor's attorney</b> Name and address	BRANDON J. PERLOFF Kwartler Manus, LLC 1429 Walnut Street Suite 701 Philadelphia, PA 19102	Contact phone 267-457-5570 Email: <a href="mailto:bperloff@kminjurylawyers.com">bperloff@kminjurylawyers.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 10/13/16

**For more information, see page 2**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 1/8/17**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 2/7/17**

**Filing deadline: 3/21/17**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 1199.15 per month for 60 months. The hearing on confirmation will be held on:  
**12/8/16 at 9:30 AM, Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.